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ABSTRACT

This guide is for parents of students in Missouri who are planning further education or training after high school. After a letter of introduction to parents from the Missouri Commissioner of Education and a brief overview of the importance of planning for advanced education, it provides checklists of planning activities for students during 9th and 10th grades, 11th grade, and 12th grade respectively. The 12th grade checklist is further subdivided by month. The next section provides advice and information on financial aid programs, including scholarships, loans, and grants. Brief descriptions and, in most cases, contact addresses are provided for the following types of scholarships: institutional scholarships; Missouri Teacher Education Scholarships; Missouri General Assembly Scholarships; Robert C. Byrd Honors Scholarships; military scholarships; "Bright Flight" (the state-funded Higher Education Academic Scholarship Program); and other scholarships. After information on eligibility, the following loans are described: Perkins Loans (formerly National Direct Student Loans); Missouri PLUS (Parent Loans for Undergraduate Students) and SLS (Supplementary Loans for Students) programs; and Missouri Stafford Loans. The section on grants describes Pell Grants, Supplemental Education Opportunity Grants (SEOG), and the Missouri Student Grant Program. A list of resources is appended, including addresses for test applications, federal financial aid information, and publications. (TE)

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Education After High School

A guide for parents and students

Missouri Department of Elementary and Secondary Education

Dear Parent:

The Department of Elementary and Secondary Education is pleased to provide this new edition of its guide for parents of students who are planning further education or training after high school. Previously, this booklet was titled "If Your Son or Daughter is College Bound." This edition has been revised and expanded to provide useful information for students who intend to seek post-secondary education or training at some place other than a college or university.

In Missouri, the percentage of high school graduates who continue their education after high school has increased in recent years. This trend is likely to continue as our society and labor market rapidly change. To prepare for such changes, it is essential for today's students to make the most of their high school years and to prepare for education after high school. Parents can play an active role in this process by helping students plan for the future and encouraging them to take appropriate courses in high school.

As you and your son or daughter plan for the future, I hope this booklet will be a useful road map. It offers many tips and resources to assist you as you make important academic and financial decisions.

Robert E. Bartman
Missouri Commissioner of Education

Planning for advanced education should be a process that begins long before your son or daughter graduates from high school. Both academic and financial planning begins in the ninth or tenth grades.

To benefit from advanced education, students must prepare for their fields of study. Each college, university or vocational-technical institution establishes its own educational standards, and entry standards may vary widely. Students should check admission and entry-test requirements at all institutions they are considering. Then they should enroll in appropriate high school courses in language arts, science, mathematics, social studies or technical-education programs. Students should ask counselors about recommended courses of study. If students have specific institutions in mind, they should ask about special requirements in areas such as foreign language, computer science, fine arts or advanced technical programs.

Missouri high school students who exceed minimum graduation requirements and maintain high grades may qualify for the College Preparatory Studies Certificate. The Missouri State Board of Education established this certificate in 1984. This "honors" certificate is awarded, in addition to the regular diploma, to graduating seniors who have completed specified high school courses and attained qualifying grade point averages and test scores. All public and private high schools in Missouri are eligible to participate in the College Preparatory Studies Certificate Program. Some colleges take this certificate into consideration in decisions regarding admissions and scholarship awards.

Some high schools participate in the Advanced Placement Program of the College Board. Students who complete high school courses in this program and score high enough on corresponding Advanced Placement tests can earn college credit from participating colleges and universities. Ask your high school counselor about the availability of Advanced Placement courses.

NINTH AND TENTH GRADES

During the ninth and tenth grades, prospective college or vocational-technical school students should:

- Compare their interests and abilities with specific requirements for career possibilities.
- Look at careers that interest them and what education or training is needed to pursue those career objectives. Many high schools have career-exploration and reference materials, such as Missouri Vital Information for Education and Work (MoVIEW), Chronicle Guidance's Occupational Library with the College View Deck and Science Research Associates' Career Information Kit. School counselors can help use these resources.
- Check on specific entrance requirements for schools they may wish to attend.
- Plan a sequence of courses in high school that will prepare them for college programs or advanced vocational-technical programs.
- Compare cost factors at selected schools.
- Request information about scholarship and financial aid opportunities at selected schools.

ELEVENTH GRADE

During the eleventh grade, students should:

- Contact the admissions offices at selected post-secondary institutions and ask for application packets and other information about the schools. Check on the scholarship and financial aid opportunities. Find out which tests each school requires for admission or for placement after admission.
- Check with the admissions offices at selected institutions about acceptance of Advanced Placement test scores for college course credit (if applicable).
- Register to take the Preliminary Scholastic Aptitude Test, American College Test or Scholastic Aptitude Test approximately five weeks before scheduled testing. The test dates and sites for the PSAT, ACT and SAT will be posted in high schools.
- Take the PSAT, ACT or SAT. Some colleges, technical institutions and universities accept either ACT or SAT. Other schools prefer

one or the other. Some schools do not require the ACT or SAT for admission but require students who have not taken them to do so during the fall semester of their first year of post-secondary school. Some Missouri colleges and universities accept the Missouri School and College Ability Tests (MoSCAT), Series III, for admission. This test is given in most Missouri high schools during the spring of the junior year.

- Check on scholarship eligibility. Students who score high enough on the ACT or SAT may be eligible for scholarship consideration at their selected institutions.

TWELFTH GRADE

During the twelfth grade, students should take the following steps:

September

- If students have not taken the SAT or the ACT, or if they want to try to improve their test scores, they should register to take the tests approximately five weeks before a scheduled testing date.

October

- Obtain a free copy of *Meeting College Costs* or *Applying for Financial Aid* from a high school counselor. These booklets will help you estimate your son's or daughter's eligibility for financial aid and understand how the process works. If these booklets are not available at your school, they can be ordered.

Meeting College Costs
The College Board
Midwestern Regional Office
1800 Sherman, Suite 401
Evanston, IL 60201
Phone 312-866-1700

Applying for Financial Aid
American College Testing Program
Midwestern Regional Office
300 Knightsbridge Parkway, Suite 300
Lincolnshire, IL 60069-9498
Phone 312-634-2560

- Contact the selected college, vocational-technical institution or university for any special financial aid application instructions if

your son or daughter plans to participate in a school's early-decision program. Early-decision programs guarantee acceptance of some students who qualify prior to the spring of their senior year.

December

- ☐ Pick up a Financial Aid Form or a Family Financial Statement from a counselor. In applying for most types of aid, students and parents must complete either the FAF or the FFS. Students should be sure they meet all application deadlines and supply all the information required by the financial aid program and the institution they are considering.
- ☐ Look carefully at application deadlines and all the forms required by the selected schools. Your son or daughter should have received specific information from the institutions they are considering. Be sure to submit applications on or before due dates.

January

- ☐ Send the completed FAF or FFS forms to appropriate addresses as soon as possible after Jan. 1.
- ☐ Check with the financial aid office about scholarship programs unique to each institution.

Note: Students who have not made a decision about college by January may not be able to enroll at their first-choice schools. Also, financial aid for the freshman year may be difficult to obtain if applications are filed after January. If your son or daughter makes a last-minute decision to attend college, check with a high school counselor as soon as possible.

FINANCIAL AID

Many government-supported financial aid programs, as well as private and institutional funds, are available to high school students seeking further education. In most cases, students receive assistance based on financial need, although scholarships are awarded for academic, athletic and artistic achievement. When you investigate financial aid programs, remember that the assistance available may vary from place to place and that all institutions are not eligible to participate in all financial aid programs. Colleges and universities may be able to prepare a financial aid "package" for each student, drawing on several sources, including federal and state programs, the institution's own funds and private donors.

For detailed information about financial aid programs, contact the financial aid office at the selected institution or talk with a high school counselor. For information about Missouri programs, contact the Missouri Coordinating Board for Higher Education's Student Financial Aid Information Service Center.

Missouri Coordinating Board for Higher Education
P.O. 1438
Jefferson City, MO 65102
Phone 314-751-3940

For information on federal student aid programs, call the Federal Student Aid Information Center at 1-800-333-INFO.

SCHOLARSHIPS

Institutional Scholarships

Post-secondary institutions award their own scholarships. Students should contact financial aid offices at the selected institutions or their high school counselors for information about these opportunities.

Missouri Teacher Education Scholarships

The Department of Elementary and Secondary Education administers a program of one-year, nonrenewable $2,000 scholarships for students who plan to be teachers. Applicants must score at or above the 85th percentile on the ACT or SAT or rank in the top 15 percent of their senior classes. Interested students should contact their high school counselors for information on how to apply.

Missouri General Assembly Scholarships

Funds for the Missouri General Assembly Scholarships are personally donated by individual members of the Missouri General Assembly. The purpose of these scholarships is to stimulate public or private high school students' interests in public-service careers. Scholarships in the amount of $200 or $500 are awarded to high school seniors who express interest in careers in government or public service. Students are selected on the basis of academic performance and a written essay. The scholarships must be used at Missouri colleges and universities.

Contact:

Division of Urban and Teacher Education
Missouri Department of Elementary and Secondary Education
P.O. Box 480
Jefferson City, MO 65102
Phone 314-751-2931

Robert C. Byrd Honors Scholarships

Robert C. Byrd Honors Scholarships are federally funded scholarships for students who show outstanding academic achievement and promise. These scholarships provide a one-time award of $1,500 for the first year of study at an institution of higher education. To be eligible for a scholarship, applicants must be graduates of public or private secondary schools or have the equivalent of a certificate of graduation and must have been accepted for enrollment at an institution of higher education. This scholarship is based solely on academic achievement.

Contact:

Division of Urban and Teacher Education
Missouri Department of Elementary and Secondary Education
P.O. Box 480
Jefferson City, MO 65102
Phone 314-751-2931

Military Scholarships

One-, two-, three- and four-year scholarships are available. The amount depends on the length and type of scholarship. Application deadlines differ for each scholarship. ACT or SAT scores must be provided at the time of application. Ask a high school counselor for the Scholarship Applicant Bulletin. The military science department on campuses offering ROTC programs also can provide the Bulletin and additional information.

"Bright Flight" Scholarships

The state-funded Higher Education Academic Scholarship Program provides maximum scholarship awards in the amount of $2,000 to eligible students. To be eligible, a student must

- Be a Missouri resident
- Attend full time at a participating Missouri post-secondary institution
- Be a high school graduate
- Rank in the top 3 percent of all Missouri students taking the ACT or SAT

These scholarships may be renewed each year for sophomores, juniors, seniors or fifth-year seniors in college. To be eligible as a renewal student in college, the student must do the following:

- Attend full time at a participating Missouri post-secondary institution
- Maintain satisfactory academic progress according to standards determined by the participating post-secondary institution

Each academic year, the Missouri Coordinating Board for Higher Education publishes the deadline for "Bright Flight" scholarship applications and test scores needed to achieve the top 3 percent. The Missouri Coordinating Board for Higher Education provides this information for Missouri high schools and post-secondary institutions each year.

Applications and information are available from high schools and student financial aid offices of participating Missouri post-secondary institutions or from the Missouri Coordinating Board for Higher Education.

Contact:

Missouri Coordinating Board for Higher Education
101 Adams Street
Jefferson City, MO 65101
Phone 314-751-2361

Other scholarships

In many communities, service organizations, local high schools, businesses and other groups provide scholarships for seniors planning to further their education. Contact a high school counselor for more information.

STUDENT LOANS

Eligibility

- You must be a citizen, national permanent resident or an eligible alien. Only U.S. citizens or qualified residents may receive Stafford Loans for study at foreign schools. (See page 10.)
- You must be enrolled or accepted for enrollment on at least a half-time basis and making satisfactory academic progress at an eligible post-secondary institution.
- You must be a Missouri resident or a nonresident attending an eligible Missouri educational institution.
- You cannot be in default on any educational loan and cannot owe a refund on any state or federal education grant.
- You must have completed the U.S. Selective Service registration requirement.
- You must be able to demonstrate financial need for the loan as defined by federal regulations.

You may borrow up to $2,625 for each of the first two years of undergraduate study and up to $4,000 for each remaining year of undergraduate study for a total amount of $17,250. Graduate and professional students may borrow up to $7,500 each year for a total of $54,750, including Missouri Stafford Loans received for undergraduate study. Your loan cannot exceed the cost of education minus other financial aid you receive and the expected family contribution.

Applications are available at institutions' financial aid offices and at participating banks, savings and loan associations and credit unions.

Perkins Loans (formerly National Direct Student Loans)

The National Direct Student Loan has been renamed the Perkins Loan. The Perkins Loan is a low-interest loan (5 percent) to help students pay for advanced education. These loans are for both undergraduate and graduate students. They are made through a post-secondary school's financial aid office.

Depending on your financial need, the availability of Perkins Loan funds at your post-secondary school and the amount of other aid you're receiving, you may borrow up to the following:

- $4,500 if you're enrolled in a vocational program or if you have completed less than two years of a program leading to a bachelor's degree

- $9,000 if you're an undergraduate student who has already completed two years of study toward a bachelor's degree and has achieved third-year status (This total includes the Perkins Loan during your first two years of study.)

- $18,000 for graduate or professional study (This total includes the Perkins Loan for undergraduate study.)

Repayment of student loans, including interest, generally begins after a student graduates, leaves school or enrolls for less than a half-time course load.

Missouri PLUS and SLS Loans

The Missouri Parent Loans for Undergraduate Students (MPLUS) program enables parents of dependent students to obtain guaranteed loans at a variable interest rate. Under exceptional circumstances, dependent students may borrow under the Missouri Supplemental Loan for Students (MSLS) program. Graduate, professional and independent students may borrow at a variable interest rate under the MSLS program. The interest rate for MPLUS and MSLS loans is adjusted annually and cannot exceed 12 percent. There are no income considerations for MPLUS and MSLS loans.

The maximum loan amount is $4,000 a year, for a total of $20,000. In no case can an MPLUS or MSLS loan exceed a student's cost of education minus other financial aid. A guarantee fee of 3 percent of the loan amount is charged. There is no origination fee.

Repayment of MPLUS and MSLS loans begins within 60 days after the loans are disbursed unless the borrower qualifies for immediate deferment. During deferment, repayment on the loan principal is not due. Borrowers with deferments remain responsible for all interest payments.

Students are encouraged to begin applying for other types of aid before securing student loans. Next, the borrower contacts a lender, usually the lending institution the borrower or borrower's family uses. If that institution does not participate, or the borrower cannot obtain a lender, the institution's financial aid adviser can recommend alternative lenders.

Once a lender is chosen, the student and borrower complete the appropriate sections of the loan application and promissory note and return the form to the school. The application process usually takes a minimum of two weeks before any proceeds are received. Borrowers should apply as soon as need is determined.

Missouri Stafford Loans

Missouri Stafford Loans, formerly Missouri Guaranteed Student Loans, are available to provide assistance to students financing education beyond high school. The interest rate for new borrowers (with no outstanding Stafford, MPLUS, MSLS or Consolidation Loans) is 8 percent for the first four years of repayment and 10 percent thereafter.

GRANTS

Pell Grants

Pell Grants are awarded to help undergraduates pay for their education. For many students, these grants provide a "foundation" of financial aid, to which aid from other federal and non-federal sources may be added. Unlike loans, grants don't have to be paid back.

If a student received a Pell Grant for the first time after the 1987-88 award year, Pell Grant eligibility will usually be limited to five full years of undergraduate study, not counting remedial course work. (Students can receive Pell Grants for up to one full year of remedial courses.) Students who receive Pell Grants must be attending school at least half time.

Students may receive Pell Grants for a sixth full year of undergraduate study if they are enrolled in programs that require more than four years to complete a bachelor's degree.

A school may waive the limits discussed above if the student becomes ill or injured or if a relative has died. A school may also waive the limits for individual hardship cases.

Your eligibility or lack of eligibility for the Pell Grant must have been determined by the school you plan to attend. To determine eligibility, the U.S. Department of Education uses a standard formula, established by Congress, to evaluate the information students report when they apply for Pell Grants. The formula produces a Student Aid Index number. Each student's Student Aid Report contains this number and will tell whether the student is eligible. To be eligible for Pell Grants, students must demonstrate financial need.

The formula used to determine the Student Aid Index is too long to be included here. However, you can get a booklet that describes the formula in detail. Call the office of Federal Student Aid Information at 1-800-333-INFO, or write to the following address:

Formula Book
Department K-9
Pueblo, CO 81009-0015

Supplemental Education Opportunity Grants (SEOG)

A Supplemental Educational Opportunity Grant (SEOG) is another award to help students pay for their college education. It's for undergraduate students with exceptional financial need (with priority given to Pell Grant recipients). This money does not have to be repaid.

A student can get up to $4,000 a year, depending on need, the availability of SEOG funds at the selected school and the amount of other aid the student is receiving.

Missouri Student Grant Program

A Missouri Student Grant is money awarded to a student who demonstrates need and is enrolled full time at an eligible Missouri post-secondary institution. Missouri Student Grants do not have to be paid back. Students do not have to complete admission or enrollment requirements to apply, but they must intend to enroll in degree programs.

A student may not receive a Missouri Student Grant award for more than 10 semesters or the equivalent.

To be eligible to receive a Missouri Student Grant, a student must fulfill these requirements:

- Be a citizen or permanent resident of the United States
- Be a resident of Missouri as defined by the Missouri Coordinating Board for Higher Education
- Be enrolled as a full-time undergraduate student at an approved Missouri school
- Demonstrate financial need
- Meet standards of satisfactory academic progress as defined by the school the student plans to attend

The amount of the Missouri Student Grant award varies with the total cost of education and the student's demonstrated financial need.

Students needing further information may call the Information Service Center at 314-751-3940 or write to the following address:

Missouri Student Grant Program
P.O. Box 1438
Jefferson City, MO 65102

RESOURCES

Students may obtain ACT applications, FFS forms and other publications such as *Missouri Colleges: Admissions Testing Requirements* from high school counselors or from:

The American College Testing Program
Midwestern Regional Offices
300 Knightsbridge Parkway, Suite 300
Lincolnshire, IL 60069-9498
Phone 312/634-2560

Students may obtain SAT applications and Financial Aid Forms from high school counselors or from:

The College Board
Midwestern Regional Office
1800 Sherman, Suite 401
Evanston, IL 60201
Phone 312/866-1700

These publications are available free of charge from the federal government:

- *Five Federal Financial Aid Programs* contains descriptions and application information on the Office of Student Financial Assistance's five major financial aid programs.
- *Federal Student Financial Aid: Where Do You Fit In?* gives high school students a brief description of the major student-aid programs administered by the federal government.
- *The Pell Grant Formula* explains the formula used to calculate the eligibility for dependent and independent students.

Federal Financial Aid
P.O. Box 84
Washington, D.C. 20202

Federal Student Aid Information Center

Information on Federal Student Aid can be obtained from 9 a.m. to 5:30 p.m. (EST), Monday through Friday by calling 301/984-4070. The Federal Student Aid Information Center can provide information on Pell Grants and the Application for Federal Student Aid (AFSA).

Publications

These publications are available from the American College Testing Program:

- *College Planning/Search Book* ($6.00)
- *Applying for Financial Aid: A Guide for Students and Parents* (Free)

Contact

The American College Testing Program
Midwestern Regional Offices
300 Knightsbridge Parkway, Suite 300
Lincolnshire, IL 60069-9498
Phone 312/634-2560

These publications are available from the College Board.

- *Meeting College Costs* ($7.00 for 50 copies)
- *Index of Majors* ($12.95)
- *The College Cost Book* ($12.95)
- *The College Handbook* ($16.95)

Contact

The College Board
Midwestern Regional Office
1800 Sherman, Suite 401
Evanston, IL 60201
Phone 312/866-1700

Need A Lift? is a 132-page survey of educational opportunities, careers, loans and scholarships. It is available for $1 from the American Legion.

Contact

The American Legion
Department of Missouri
P.O. Box 179
Jefferson City, MO 65102

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P.O. Box 480
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